

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN DISTRICT OF MICHIGAN
GRAND RAPIDS DIVISION**

In re: MARGARET E MULLENDORE	§	Case No. 14-06352
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Brett N. Rodgers, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/30/2014.
- 2) The plan was confirmed on 01/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 04/29/2015.
- 6) Number of months from filing or conversion to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,827.81.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 7,404.96	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 7,404.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,201.00	
Court Costs	\$ 290.00	
Trustee Expenses & Compensation	\$ 348.04	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,839.04
Attorney fees paid and disclosed by debtor(s):	\$ 999.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TRAVIS THOMAS RUSSELL	Lgl	3,200.00	3,200.00	3,200.00	2,201.00	0.00
PREFERRED FEDERAL CREDIT	Sec	16,074.00	NA	NA	0.00	0.00
AARGON AGENCY INC	Uns	425.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	30,838.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	482.00	482.48	482.48	16.62	0.00
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
CAP1/ARTVN	Uns	0.00	NA	NA	0.00	0.00
CAP1/VLCTY	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	982.00	982.64	982.64	33.85	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK / EDDIE BAUER	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	754.92	754.92	26.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL / JJILL	Uns	0.00	NA	NA	0.00	0.00
CPU/CBNA	Uns	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Uns	320.00	NA	NA	0.00	0.00
CERASTES LLC	Uns	0.00	700.24	700.24	24.13	0.00
DISCOVER FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL	Uns	855.00	855.46	855.46	29.47	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	6,811.89	6,811.89	110.17	0.00
FIFTH THIRD BANK	Uns	20,350.00	24,056.37	24,056.37	828.67	0.00
FIFTH THIRD BANK	Uns	19,116.00	22,676.56	22,676.56	781.13	0.00
FIFTH THIRD BANK	Uns	15,448.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BK/OLD NAVY	Uns	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	0.00	NA	NA	0.00	0.00
GE CRB / LOWES	Uns	0.00	NA	NA	0.00	0.00
GE CRB/JCP	Uns	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK/ PAYPAL	Uns	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	0.00	NA	NA	0.00	0.00
GINNYS / SWISS COLONY INC	Uns	392.00	NA	NA	0.00	0.00
HORIZON BANK NA	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	1,817.00	1,817.95	1,817.95	62.62	0.00
MIDWEST RECEIVABLE SOLUTIONS	Uns	258.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,880.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	294.00	294.09	294.09	10.13	0.00
PRIMARY FINANCIAL SERVICES	Uns	458.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,879.60	1,879.60	64.75	0.00
STELLAR RECOVERY INC	Uns	321.00	NA	NA	0.00	0.00
SYNCB/GAP	Uns	0.00	NA	NA	0.00	0.00
TNB - TARGET	Uns	0.00	NA	NA	0.00	0.00
UNVL / CITI	Uns	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	412.64	412.64	14.21	0.00
WELLS FARGO FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
WF FIN BANK	Uns	0.00	NA	NA	0.00	0.00
WFFINANCE	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CERASTES LLC	Uns	0.00	510.00	510.00	17.57	0.00
KATHERINE HENRY	Uns	1,000.00	NA	NA	0.00	0.00
CERASTES WTB LLC	Uns	0.00	300.00	300.00	10.33	0.00
UNITED FEDERAL CREDIT UNION	Uns	0.00	1,221.41	1,221.41	42.08	0.00
AMERICAN EXPRESS	Uns	0.00	13,295.34	13,295.34	457.99	0.00
MICHIGAN DEPT OF TREASURY	Pri	0.00	2,019.83	2,019.83	2,019.83	0.00
MICHIGAN DEPT OF TREASURY	Uns	0.00	475.50	475.50	16.37	0.00
CLERK OF THE COURT	Adm	310.00	310.00	310.00	290.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,019.83	\$ 2,019.83	\$ 0.00
TOTAL PRIORITY:	\$ 2,019.83	\$ 2,019.83	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 77,527.09	\$ 2,546.09	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,839.04	
Disbursements to Creditors	\$ 4,565.92	
TOTAL DISBURSEMENTS:		\$ 7,404.96

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 06/02/2015

By: /s/ Brett N. Rodgers
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.